

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

February 10, 2009

Attn: Judge Robert D. Drain

Ref:
Delphi Corp Case # 05-44481 filed October 5, 2005
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

I strongly OBJECT to this Document #14705 allowing Delphi Corp to eliminate health care and life insurance benefits to retired salary employees.

This document was filed giving little time to object. The instructions given for objection were certainly written to cause confusion and discourage objections as only a lawyer would know how to conform to the procedures we were instructed to follow. Given only ten days to file objections (notification received February 7) with these instructions, was an attempt to cause objections to fail.

After 31 years with Delphi, I retired December 1, 2008 and was told two things: I had to take my severance pay in 2008 as I was told the IRS would not let Delphi to pay it in 2009. That alone has cost me thousand in taxes. I was also assured of both health and life insurance coverage along with a \$10,000 medigap payment for transition to medicare under the plan at that time. Now less than three months after retirement they want to take these away. This will cause a hardship with many Delphi retirees. My family has been blessed with good health over the years not requiring much medical care and paid a portion of the insurance provided through Delphi now we are at the age where medical care is needed and they want to take it away from us. Many of us have medications we depend on. My wife is on a medication she needs to take for another 12 to 18 months which I currently pay 20% of (\$158 a month) with our reduced income we will not be able to continue this treatment and she will most likely end up in a wheel chair.

I am tired of taking the hit financially for Delphi, when executives receive salaries, bonuses and golden parachutes that would more than support my retirement years. I have lost money on Delphi stock and stock options instead of pay increases that were never worth anything. This along with the current economy and losses in 401K's have already caused hardship that we will never recover from in a short time. The hourly retirees have a union fighting for them, as a salary employee we only have the court to protect us.

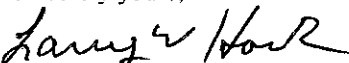
There has to be other ways to restructure than to take these benefits from those who worked so hard and long for them. Health care benefits currently stop at the age of 65 for retirees as we are then eligible for medicare, so these costs to Delphi should be decreasing over time. I have seen the waste that still goes on at the executive levels, the poor planning and decisions with no regard to how it affects the operation as a whole. Executive's micro manage and protect each other to the point where everyone's time is tied up doing what pleases them and not taking of the business. There are too many managers and too few workers.

I am afraid our pensions will be next.

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705.

I ask you to REJECT this motion.

Sincerely yours,



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